

# **BLACKJACK**

## **PLAYERS**

From one to seven players, depending on the size of the table.

## **EQUIPMENT**

### **CARDS**

From one to eight standard decks, each containing 52 cards.

### **THE SHOE**

Regardless of the number of decks, all games must be dealt from a shoe.

### **A HORSESHOE-SHAPED TABLE**

Seating up to seven players, the table is covered in cloth, and has printed upon it boxes in front of each player's chair plus any general rules.

### **A CHIP RACK**

Containing betting chips or coins.

### **TWO JOKER OR INDICATOR CARDS**

Used as part of the shuffle (to be explained later).

### **CARDS**

The suits have no value in Blackjack. The cards 2 through 9 are valued at the number on the face. Tens and all picture cards (jacks, queens and kings) are equally valued at 10.

The player may count the ace as either 1 or 11. The dealer's freedom to count the ace as either 1 or 11 is limited by the rules of the casino; these vary from casino to casino.

### **THE SHUFFLE**

The dealer shuffles the cards. When the game is played with multiple decks, the dealer splits the cards into two piles; he then takes a third of each deck and shuffles them together. The process is repeated twice more. The dealer then cuts the deck in several places. The dealer hands one of the players a blank or joker and the player inserts the indicator card into the deck and the dealer cuts the deck at that point. The indicator card becomes the last card in the deck. The dealer inserts another indicator card fifty cards or so from the bottom.

When this indicator card appears during play, that deal is finished, and the deck is reshuffled, following the procedure just explained. The second indicator card is inserted to reduce the value of card counting.

In casinos where blackjack is dealt from a single deck, the official in charge may order the dealer to reshuffle the deck at any time after the conclusion of a hand.

NOTE: House rules shall state shuffle procedures that differentiate from those described above. These deviations must be included in the licensee's written internal controls.

## **BETTING**

Before any card is dealt, each player must place his wager in the space in front of him. Each player is betting against the dealer and not against the other players. The dealer then checks to see that all wagers fall within the minimum and maximum amounts allowed. A player at times will neglect to make a bet, and thus will be dealt out for that hand.

NOTE: House rules shall state any betting deviations from those described above. These must be included in the licensee's written system of internal controls.

## **DEALING**

After all bets have been placed for the first deal with a new shoe, the dealer removes the top card without showing it to anyone and places it in a box reserved for discards. At the end of each round all the cards used in each hand also go in the discard pile.

The dealer gives one card face up to the player on his extreme left (whose place at the table is known as first base), and deals each player one card face up, moving in a clockwise direction. The dealer gets one card, face up. The dealer repeats the deal, giving each player, starting the dealer's left, a second card face up, and one more to the dealer, face down. Since the cards are dealt face up to the players, they have no need to touch them.

## **OBJECT OF THE GAME**

Each player wins by having a higher total of points than the dealer, equaling or coming as close to 21 as possible without exceeding it. Any player holding less than or equal to 21 when the dealer goes over 21 also wins. If a player goes over 21 he has busted and so loses his bet.

## **THE PLAY**

If the dealer's face-up card is an ace or a card valued at 10, they must look at the other card (the face-down card is known as the hole card) to determine if they have a blackjack.

When the dealer draws an ace face up, and the house rules allow insurance bets, the players are invited to insure their bets (more on this later). If the dealer has a natural 21 or blackjack (an ace and a 10-count card), the hole card is exposed and the dealer announces: "Twenty-one." Play ceases and the bets are collected. If a player also has blackjack, the player's wager is considered a standoff and remains in the player's possession. A blackjack beats all other hands except another blackjack.

When a player has a natural 21 and the dealer does not, the player wins one and a half times the bet and is paid immediately.

If the dealer does not have blackjack and has paid off any player with blackjack, that round continues. Starting on the dealer's extreme left, each player either stands (or sticks) on the count

received or asks to be hit for an additional card (or cards) in an effort to improve their score. Casinos must require players to ask for cards non-vocally. That is done either with a scraping motion of the fingers or as when motioning someone to come over to you. Using a hand motion negates possible confusion as to whether or not the player has called for a card.

Each player draws until satisfied with the final count before the dealer can move to the next player. When a player stands, this is indicated, by passing their hand horizontally over the cards.

If a player busts, meaning going over 21 in the count, the dealer immediately removes the cards, placing them on the discard pile, and collects the wager.

NOTE: Any deviation from these rules of play must be stated in the licensee's internal controls.

### **THE DEALER'S TURN**

When all of the players' hands are completed, the dealer flips over the hole card and either takes cards or stands according to fixed rules:

If the hand is a 17, 18, 19, or 20, the dealer must stay.

If the hand is less than 17 a card must be drawn— and continue to draw until the hand reaches 17 or more.

The dealer has no freedom within the rules on drawing and standing. These rules are standard for each casino.

### **HARD AND SOFT HANDS**

Players can count the ace as either 1 or 11. For this reason, a hand of 5-A (a 5 and an ace) may be counted either as a soft 16 or a hard 6. A player can draw on a soft 16, hoping for a 5-count or less. If the player apparently busts, the player continues to draw, now counting the ace as a value of 1.

### **SETTLEMENT**

When the dealer stands, all winning players are paid off – those with a higher total than the dealer's hand. Bets are paid at 1-1 odds. If a player has the same total as the dealer, no money changes hands. If a player has a lower total than the dealer does, the player loses the wager.

If the dealer busts, all players who have not busted are paid off.

After chips have been collected and paid out, the dealer puts all the cards into the discard pile and starts the next hand.

### **SPLITTING PAIRS**

When a player receives two identical cards, they are considered a pair. The player then has the option to divide the pair and treat each as it were the first card dealt in a hand. Splitting pairs requires that an additional wager of the same amount as the original wager be placed on the new

hand; and the player indicates the desire to split the pair by placing a second wager beside the first.

The player must draw or stand on the card to the right and complete it before drawing on the second card. If the third card dealt to the player is identical to the others, the player may again split this hand, into a third one, and a third wager is required.

If the hand, once split, yields a count of 21 with two cards, it's considered a normal 21, not blackjack. If the hand is a winner, it pays off at 1-1 and not at 3-2 odds.

NOTE: House rules must state any deviation from the rules above for players splitting pairs and be documented in the licensee's internal controls.

### **DOUBLING DOWN**

Once a player is dealt two cards, the player may double down. The player places a wager equal to the original bet, and is then allowed to draw one card only. This last card is dealt face up.

NOTE: House rules must state any deviation from the rules above for doubling down. These deviations must be in the licensee's written internal controls.

### **INSURANCE**

When the dealer's face-up card is an ace, the player has the option to place an insurance bet. This is done before the dealer looks at the hole card. A bet half the amount of the player's opening wager is placed on the insurance line.

Insurance bets pay off at 2-1 odds, thus "insuring" against the dealer's blackjack. If the dealer does not have a 10-count card in the hole, the player loses the insurance bet but keeps the original wager until final settlement of the hand.

NOTE: House rules must state any deviation from the rules above for accepting insurance wagers. These deviations must be in the licensee's written internal controls.

### **SURRENDER**

This option allows a player to drop out of a hand after seeing the first two cards dealt to them. The player forfeits half of the original bet and the dealer removes the player's cards from the table. This action has to be taken before the player takes any card other than the original hand.

NOTE: House rules must state any deviation from the rules above for allowing players to surrender. These deviations must be in the licensee's written internal controls.